

Information to identify the case:			
Debtor 1	<u>James Bradford Hines Sr</u>		Social Security number or ITIN <u>xxx-xx-5321</u>
	First Name	Middle Name	Last Name
Debtor 2			Social Security number or ITIN <u>----</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
			EIN <u>-----</u>
United States Bankruptcy Court Eastern District of Virginia			
Case number: 25-31438-BFK			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James Bradford Hines Sr

July 16, 2025

For the court:

Charri S Stewart
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Bradford Hines, Sr
Debtor

Case No. 25-31438-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Jul 17, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2025:

Recip ID	Recipient Name and Address
db	+ James Bradford Hines, Sr, 259 N Point Dr, Clarksville, VA 23927-4432
16689602	+ Ahern, PO Box 271390, Las Vegas, NV 89127-1390
16689609	+ Delta Funding, 6272 Saginaw Road #1118, Grand Blanc, MI 48439-2705
16689611	+ Duke Medical, PO Box 110566, Durham, NC 27709-5566
16689613	+ Freeman Dunn Lucy & Coates, 1045 Cottontown Rd, Lynchburg, VA 24503-4961
16689614	+ H&S Construction & Design LLC, 259 N Point Dr, Clarksville, VA 23927-4432
16689616	+ Law Offices of Steven Zakharyayev, PLLC, Empire Recovery Solutions, LLC, 10 W 37th St, RM 602, New York, NY 10018-7473
16689618	+ Maria Parham Hospital, 566 Ruin Creek Road, PO Box 59, Henderson, NC 27536-0059
16689620	+ Matthew & Sharon Hoffman, c/o James T Duckworth III, Esq., 106 Main St, PO Box 428, Oxford, NC 27565-0428
16689622	+ PNC Bank, PO Box 771021, Chicago, IL 60677-1021
16689621	+ PNC Bank, PO Box 71355, Philadelphia, PA 19176-1355
16689623	+ Prosperum Capital Partners, 8 W 36th St, New York, NY 10018-9774
16689626	+ Robert Hawthorne Jr Esq, PO Box 219, 115 S Main St, Blackstone, VA 23824-1841
16689628	+ SMAK Holdings, 3214 Foxvale Drive, Oakton, VA 22124-2238
16689631	+ Talbert Building Supply, 3101 Hillsborough Rd, Durham, NC 27705-3002
16689634	+ Van Sickel Law, PLLC, 1135 Kildaire Farm Rd # 200, Cary, NC 27511-4587
16689635	+ Vericore, 10115 Kinsey Avenue, Ste 100, Huntersville, NC 28078-6482
16689636	+ Vulcan Materials, PO Box 75219, Charlotte, NC 28275-0219
16689637	+ Womble Bond Dickinson/R Prosser, 555 Fayetteville Street, Ste 1100, Raleigh, NC 27601-3034

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: lynn.tavener@txitrustee.com	Jul 18 2025 00:59:00	Lynn L. Tavenner, 20 North Eighth Street, Second Floor, Richmond, VA 23219
16689601	+ Email/Text: bankruptcynotifications@adp.com	Jul 18 2025 01:00:24	ADP, One ADP Blvd., Roseland, NJ 07068-1786
16689603	+ EDI: GMACFS.COM	Jul 18 2025 04:49:00	Ally Financial, PO Box 8140, Cockeysville, MD 21030-8140
16689605	+ Email/Text: jpaige@cfgms.com	Jul 18 2025 00:59:00	CFG Merchant Solutions, 180 Maiden Ln, 15th Fl, New York, NY 10038-5150
16689604	+ EDI: CAPITALONE.COM	Jul 18 2025 04:49:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
16689606	+ EDI: JPMORGANCHASE	Jul 18 2025 04:49:00	Chase Auto, PO Box 901076, Fort Worth, TX 76101-2076
16689607	+ Email/Text: kmulligan@credibly.com	Jul 18 2025 01:00:00	Credibly, 25200 Telegraph Rd, Suite 350, Southfield, MI 48033-7416
16689610	Email/Text: cstevenson@deltamanagement.us	Jul 18 2025 00:59:00	Delta Management, 2499 Rice St Suite 245, Saint Paul, MN 55113
16689608	+ Email/Text: bk@dfogelpc.com	Jul 18 2025 01:00:00	David Fogel esq, 1225 Franklin Avenue Suite 201,

District/off: 0422-7

User: admin

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16689612	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jul 18 2025 01:00:00	Garden City, NY 11530-1890 Fifth Third Bank, PO Box 630412, Cincinnati, OH 45263-0412
16689615	^ MEBN	Jul 18 2025 00:53:59	Home Depot Credit, PO Box 70614, Philadelphia, PA 19176-0614
16689617	+ Email/Text: sthomas@lyoncredit.com	Jul 18 2025 01:00:00	Lyon Collection Services, 7924 West Sahara Avenue, Las Vegas, NV 89117-1990
16689619	Email/Text: bknotice@makpc.com	Jul 18 2025 00:59:00	Mark A Kirkorsky, PC, 1119 W Southern Avenue Suite 200, Mesa, AZ 85210
16689624	+ Email/Text: cognizanttrcminfo@cognizant.com	Jul 18 2025 00:59:00	Receivables Outsourcing Inc, PO Box 549, Lutherville Timonium, MD 21094-0549
16689625	^ MEBN	Jul 18 2025 00:54:11	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
16689627	+ Email/Text: bccsubankruptcyemail@sentara.com	Jul 18 2025 01:00:00	Sentara Halifax Regional Hospital, 2204 Wilborn Ave., South Boston, VA 24592-1645
16689630	+ EDI: SYNC	Jul 18 2025 04:49:00	Synchrony Bank, PO Box 669805, Dallas, TX 75266-0757
16689629	+ EDI: SYNC	Jul 18 2025 04:49:00	Synchrony Bank, PO Box 669824, Dallas, TX 75266-0781
16689632	+ Email/Text: legal@thelcfgroup.com	Jul 18 2025 01:00:00	The LCF Group, 3000 Marcus Ave, Ste. 2W15, New Hyde Park, NY 11042-1005
16692451	+ Email/Text: legal@thelcfgroup.com	Jul 18 2025 01:00:00	The LCF Group, Inc., 3000 Marcus Avenue, Suite 2W15, Lake Success, NY 11042-1005
16689633	+ Email/Text: sluna@ur.com	Jul 18 2025 01:00:00	United Rentals, 100 First Stamford Place, Ste 700, Stamford, CT 06902-9200
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	on behalf of Debtor James Bradford Hines Sr dpress@chung-press.com, pressdm@gmail.com; danpress@recap.email

District/off: 0422-7

User: admin

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Lynn L. Tavenner

LTavenner@TB-Lawfirm.com amorris@tb-lawfirm.com;ecf.alert+Tavenner@titlexi.com

Matthew W. Cheney

USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3